

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

GUARD INSURANCE GROUP

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Matthew Audet alleged a January 10, 2001 work-related injury while employed at Victor News, Inc.
2. That Matthew Audet gave notice of incapacity from work for his alleged injury on January 11, 2001.
3. That Matthew Audet was compensated for his alleged period of incapacity on March 6, 2001.
4. That the payment to Matthew Audet was made fifty-four (54) days after his notice of a claim for incapacity.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Matthew Audet's right to seek any weekly compensation benefits that he is or may be entitled to.


WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Guard Insurance Group shall be assessed a penalty of \$500.00 payable to Matthew Audet.

Dated: May 23, 2003



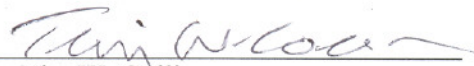
Ron Ragno, Regional Claims Manager
Guard Insurance Group

Dated: June 19, 2003



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 6/19/03



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Leslie Clark alleged a March 18, 2001 work-related injury while employed at Domino's Pizza.
2. That Leslie Clark was initially compensated for his alleged injury on May 8, 2001.
3. That subsequent payments were made to Leslie Clark pursuant to 39-A M.R.S.A. §205(2).
4. That the subsequent incapacity payment due on June 25, 2001 was paid by check on October 24, 2001.
5. That payment due on June 25, 2001 was paid one hundred twenty-one (121) days late.
6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
7. That nothing in this agreement shall be construed as a waiver of Leslie Clark's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Guard Insurance Group shall be assessed a penalty of \$1,500.00 payable to Leslie Clark.

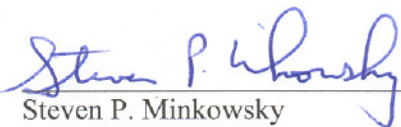
Dated:

May 23, 2003


Ron Ragno, Regional Claims Manager
Guard Insurance Group

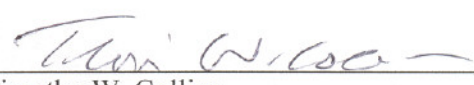
Dated:

June 19, 2003


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated:

6/19/03


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Freeman Eugley alleged a March 10, 2001 work-related injury while employed at Soule's Auto Supply, Inc.
2. That Freeman Eugley gave notice of incapacity from work for his alleged injury on March 11, 2001.
3. That Freeman Eugley was compensated for his alleged period of incapacity on May 7, 2001.
4. That the payment to Freeman Eugley was made fifty-seven (57) days after his notice of a claim for incapacity.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$650.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Freeman Eugley's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Guard Insurance Group shall be assessed a penalty of \$650.00 payable to Freeman Eugley.

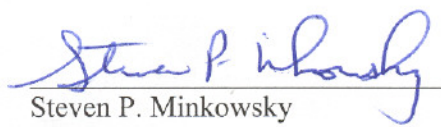
Dated: _____

May 23, 2003


Ron Ragno, Regional Claims Manager
Guard Insurance Group


Dated: _____

June 19, 2003


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: _____

6/19/03


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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GUARD INSURANCE GROUP

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were required and/or were requested from Guard Insurance Group during the course of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Not Filed
Matthew Audet	January 10, 2001	WCB-2, Wage Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Leslie T. Clark	March 18, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Gilbert Edwards	October 11, 2001	WCB-11, Statement of Compensation Paid
Freeman Eugley	March 10, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Seth Gammon	May 17, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Kathleen Hanley	March 3, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
JoAnne M. Murch	October 15, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement

Patricia Scribner

June 14, 2001

WCB-2A, Schedule of Dependent(s)
and Filing Status Statement

Noreen M. Shauger

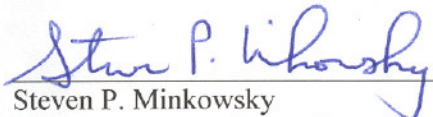
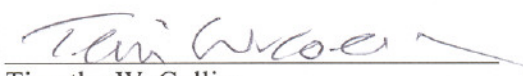
May 28, 2001

WCB-2 Wage Statement
WCB-2A, Schedule of Dependent(s)
and Filing Status Statement

2. That the forms listed above were not filed within the time frame imposed by the Audit Division.
3. That the failure to file the foregoing forms represents eighteen (18) separate violations of 39-A M.R.S.A. §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing eighteen (18) violations for a total penalty of 1,800.00.

Dated: May 23, 2003

 Ron Ragno, Regional Claims Manager
 Guard Insurance Group
Dated: June 19, 2003

 Steven P. Minkowsky
 Deputy Director of Benefits Administration
 Workers' Compensation Board
Dated: 6/19/03

 Timothy W. Collier
 Supervisor of the Abuse Investigation Unit
 Workers' Compensation Board

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v.

GUARD INSURANCE GROUP

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were required pursuant to 39-A M.R.S.A. and/or Board-approved rules:

Employee	Date of Injury	Forms Filed Late
Matthew Audet	January 10, 2001	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Michael L. Bernard	January 29, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Leslie T. Clark	March 18, 2001	WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Gilbert Edwards	October 11, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Barbara Eldridge	July 18, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Freeman Eugley	March 10, 2001	WCB-4, Discontinuance or Modification of Compensation
Joel Gagnon	December 19, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease

Kathleen Hanley	March 3, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Barbara Kidder	November 27, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Leslie R. Lashley	September 20, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Leslie McKenney	July 20, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Judy Pelletier	April 20, 2001	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Kelly Rogers	July 30, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
James R. Roy	October 9, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Patricia Scribner	June 14, 2001	WCB-2, Wage Statement WCB-11, Statement of Compensation Paid
Noreen M. Shauger	May 28, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease
Joseph P. Wrigley	February 16, 2001	WCB-1, Employer's First Report of Occupational Injury or Disease

2. That the forms listed above were filed late.
3. That the failure to timely file the foregoing forms represents thirty-one (31) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

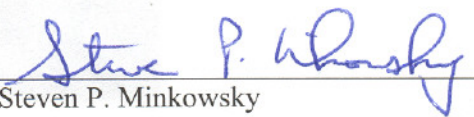
WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing thirty-one (31) violations for a total penalty of \$3,100.00.

Dated: MAY 23, 2003



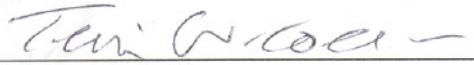
Ron Ragno, Regional Claims Manager
Guard Insurance Group

Dated: June 19, 2003



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 6/19/03



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board